

**AMENDMENTS TO THE SPECIFICATION:**

Please amend the Abstract as indicated below.

A method for producing transaction cards corresponding to an account of a customer and bearing an image defined by said the customer comprises associating an optically-readable identifier with a customer-defined image to be applied to the transaction card. The optical identifier can be read to reconcile it with a corresponding identifier related to customer account information to be applied to the transaction card. In this way a card may be produced bearing the image defined by the customer and the customer's account information.